

In re:
John J. Smith, III
Carol M. Smith
Debtors

Case No. 21-12762-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 28, 2021

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John J. Smith, III, Carol M. Smith, 501 Deborah Dr., Sinking Spring, PA 19608-1936
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14641612	+ Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001
14641618	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14641613	+ U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044-0227
14641615	+ United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754Barclays Bank D, Attn: Bankruptcy, Po Box 8801 Wilmington, DE 19899-8801
14643621	Wells Fargo Bank, N.A., et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmh@johnhyamslaw.com	Oct 28 2021 08:06:00	JOHN M. HYAMS, Law Offices of John M. Hyams, 2023 N. 2nd St., Harrisburg, PA 17102
smg	EDI: PENNDEPTREV	Oct 28 2021 12:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2021 08:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 28 2021 08:06:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 28 2021 08:06:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14641616	+ EDI: CAPITALONE.COM	Oct 28 2021 12:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14643890	+ EDI: AIS.COM	Oct 28 2021 12:08:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14641610	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 28 2021 08:06:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
14641611	EDI: IRS.COM	Oct 28 2021 12:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14641617	EDI: JPMORGANCHASE	Oct 28 2021 12:08:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

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14641614	EDI: PENNDEPTREV	Oct 28 2021 12:08:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
14641614	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2021 08:06:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
14645012	+ EDI: DRIV.COM	Oct 28 2021 12:08:00	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2021 at the address(es) listed below:

Name	Email Address
JOHN M. HYAMS	on behalf of Debtor John J. Smith III jmh@johnhyamslaw.com, acb@johnhyamslaw.com;kef@johnhyamslaw.com
JOHN M. HYAMS	on behalf of Joint Debtor Carol M. Smith jmh@johnhyamslaw.com acb@johnhyamslaw.com;kef@johnhyamslaw.com
REBECCA ANN SOLARZ	on behalf of Creditor ONYX Bay Trust bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	<u>John J. Smith III</u>	Social Security number or ITIN: xxx-xx-5651
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	<u>Carol M. Smith</u>	Social Security number or ITIN: xxx-xx-7691
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 10/7/21
Case number:	21-12762-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John J. Smith III	Carol M. Smith
2. All other names used in the last 8 years	dba John Smith Home Improvements	
3. Address	501 Deborah Dr. Sinking Spring, PA 19608	501 Deborah Dr. Sinking Spring, PA 19608
4. Debtor's attorney Name and address	JOHN M. HYAMS Law Offices of John M. Hyams 2023 N. 2nd St. Harrisburg, PA 17102	Contact phone 717-520-0300 Email: jmh@johnhyamslaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 10/27/21

For more information, see page 2

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